

Attorney Docket No.: BRWN 20.199A(021180-00055)

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s): Owen H. Brown
Confirmation No.: 8687
Serial No.: 10/775,751
Filed: February 9, 2004
Title: SELECTIVE ESCROW USING ELECTRONIC FUNDS TRANSFER
Art Unit: 3691
Examiner: Bruce I. Ebersman

February 3, 2010

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

AMENDMENT AND RESPONSE PURSUANT TO 37 C.F.R. §1.111

Sir:

In response to the Non-Final Office Action dated September 1, 2009, Applicant submits the present amendments, and responds as follows:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks begin on page 7 of this paper.